

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
Kristy L. Santiago  
Debtor

Case No. 17-16727-amc  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Keith  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 7

Date Rcvd: Sep 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2019.

db	+Kristy L. Santiago, 48 Appletree Drive, Levittown, PA 19055-1257
aty	+JANET M. SPEARS, Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200, PO Box 17933, San Diego, CA 92177-7921
cr	ECMC, PO Box 16408, St. Paul, MN 55116-0408
cr	+Wilmington Trust, National Association, as Successor, c/o REBECCA ANN SOLARZ, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
cr	+Wilmington Trust, National Association, et al., c/o Stern & Eisenberg, 1581 Main Street, Suite 200, Warrington, PA 18976-3403

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr	+E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 12 2019 03:12:54
	Exeter Finance LLC Department, Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
cr	+E-mail/PDF: gecsedri@recoverycorp.com Sep 12 2019 03:13:06 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2019 at the address(es) listed below:

CHRISTOPHER M. MCMONAGLE	on behalf of Creditor Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-HE cmcm'onagle@sterneisenberg.com, bkecf@sterneisenberg.com
CHRISTOPHER M. MCMONAGLE	on behalf of Creditor Wilmington Trust, National Association, et al. cmcm'onagle@sterneisenberg.com, bkecf@sterneisenberg.com
JACK K. MILLER	on behalf of Trustee WILLIAM C. MILLER, Esq. philaecf@gmail.com, ecfemails@ph13trustee.com
KEVIN G. MCDONALD	on behalf of Creditor Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee, et al. bkgroup@kmlawgroup.com
PAUL H. YOUNG	on behalf of Debtor Kristy L. Santiago support@ymalaw.com, ykaecf@gmail.com, paullawyers@gmail.com, pyoung@ymalaw.com;youngpr83562@notify.bestcase.com
REBECCA ANN SOLARZ	on behalf of Creditor Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee, et al. bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-HE bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 10

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Kristy L. Santiago

Debtor

Wilmington Trust, National Association, as  
Successor Trustee to Citibank, N.A., as Trustee  
for Merrill Lynch Mortgage Investors Trust,  
Mortgage Loan Asset-Backed Certificates, Series  
2007-HE2

Movant

vs.

Kristy L. Santiago

Debtor

William C. Miller Esq.

Trustee

CHAPTER 13

NO. 17-16727 AMC

11 U.S.C. Section 362

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is \$4,268.92, which breaks down as follows;

Post-Petition Payments:	June 2019 to August 2019 at \$1,313.61/month
Suspense Balance:	\$702.91
Fees & Costs Relating to Motion:	\$1,031.00
Total Post-Petition Arrears	\$4,268.92

2. The Debtor shall cure said arrearages in the following manner:

- a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of \$4,268.92.
  - b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of \$4,268.92 along with the pre-petition arrears;
  - c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due September 1, 2019 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of \$1,313.61 (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month).

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

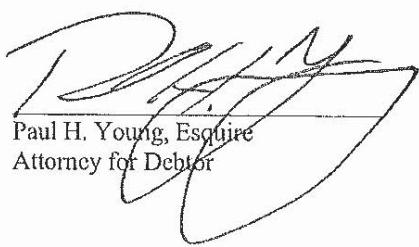
8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: August 6, 2019

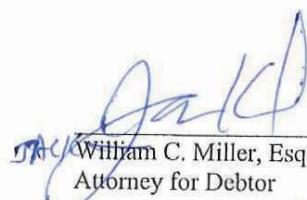
By: /s/ Rebecca A. Solarz, Esquire  
Attorney for Movant

Date: \_\_\_\_\_

  
Paul H. Young, Esquire  
Attorney for Debtor

Date:

9-5-19

  
William C. Miller, Esquire  
Attorney for Debtor  


Approved by the Court this 11th day of September, 2019. However, the court  
retains discretion regarding entry of any further order.

  
Bankruptcy Judge  
Ashely M. Chan